

B6A (Official Form 6A) (12/07)

In re: KELLY EDWARD PEDERSON REBECCA LEA PEDERSON,
Debtors

Case No. 13-60769-RBK-13
(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE			\$ 0.00	\$ 0.00
Total			\$ 0.00	

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash	H	400.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account at Richland Federal Credit Union	W	20.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account at Western Cooperative	J	78.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Junk	J	700.00
Household goods and furnishings, including audio, video, and computer equipment.		Sofa - \$35 Chair - \$35 End Tables - \$15 Entertainment Centr - \$10 Lamps - \$5 Beds - \$200 Cest - \$25 Desk/Chair - \$25 Hutch - \$25 Lawn Mower - \$1500 Gargen Tools - \$10 Hand Tools - \$50 Power Tools - \$10	J	1,945.00
Household goods and furnishings, including audio, video, and computer equipment.		Stove/Refrigerator - \$75 Washer/Dryer - \$125 2 Kindle Fires - \$200 VCR/DVD - \$25 TV - \$40 Sm Appliances - \$50 Vacuun - \$30 2 Computers - \$400 Computer Games - \$75 Towels/Bedding - \$40 Dishes/Silverware - \$30 Pots/Pans - \$40 Wall Items - \$20 Clocks - \$5 Curtains - \$15	J	1,170.00

B6B (Official Form 6B) (12/07) -- Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothings	J	300.00
7. Furs and jewelry.		Watch - \$10 Wedding Ring - \$200 Costume Jewelry - \$50	J	260.00
8. Firearms and sports, photographic, and other hobby equipment.		Camping Equipment - \$50 Exercise Equipment - \$25 Cameras - \$250 Bicycles - \$30	J	355.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Trivant For Lutherans	J	220.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Specialized Technological Threading Profit Sharing	H	104,451.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Pro-rata share of 2013 Income Tax Refund	J	1,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON,Case No. 13-60769-RBK-13

Debtors

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1979 Galla Trailer Title K121657 Condition: Average Declaration of Homestead recorded 9 May 2013 under Document No. 339030	J	20,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Dodge Pickup Title E807449 Mileage: 212K Condition: Bad	J	300.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Volkswagen Title: AA0320567 Mileage:	J	4,432.10
Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Pontiac Grand Am AA1403951 Mileage:200K Condition: Average	J	4,200.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Pontiac Grand Am AA1403951 Mileage:200K Condition: Average	J	6,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		3 Cats	J	0.00

B6B (Official Form 6B) (12/07) -- Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON,
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Wages	H	2,000.00
Other personal property of any kind not already listed. Itemize.		Wages	W	1,100.00
<u>3</u> continuation sheets attached Total >				\$ 148,931.10

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON

Debtors

Case No. 13-60769-RBK-13

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1979 Galla Trailer Title K121657 Condition: Average Declaration of Homestead recorded 9 May 2013 under Document No. 339030	MCA § 70-32-101, 70-32-104, 70-32-201, 70-32-202, 70-32-216	20,000.00	20,000.00
2005 Pontiac Grand Am AA1403951 Mileage:200K Condition: Average	MCA § 25-13-609(2)	2,500.00	6,000.00
Camping Equipment - \$50 Exercise Equipment - \$25 Cameras - \$250 Bicycles - \$30	MCA § 25-13-609(1)	355.00	355.00
Cash	MCA § 25-13-614	300.00	400.00
Checking Account at Richland Federal Credit Union	MCA § 25-13-614	15.00	20.00
Checking Account at Western Cooperative	MCA § 25-13-614	53.00	78.00
Clothings	MCA § 25-13-609(1)	300.00	300.00
Junk	MCA § 25-13-609(1)	700.00	700.00
Sofa - \$35 Chair - \$35 End Tables - \$15 Entertainment Centr - \$10 Lamps - \$5 Beds - \$200 Cest - \$25 Desk/Chair - \$25 Hutch - \$25 Lawn Mower - \$1500 Gargen Tools - \$10 Hand Tools - \$50 Power Tools - \$10	MCA § 25-13-609(1)	1,945.00	1,945.00
Specialized Technological Threading Profit Sharing	MCA § 31-2-106(3)	104,451.00	104,451.00

B6C (Official Form 6C) (4/10) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON

Debtors

Case No. 13-60769-RBK-13

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Stove/Refrigerator - \$75 Washer/Dryer - \$125 2 Kindle Fires - \$200 VCR/DVD - \$25 TV - \$40 Sm Appliances - \$50 Vacuun - \$30 2 Computers - \$400 Computer Games - \$75 Towels/Bedding - \$40 Dishes/Silverware - \$30 Pots/Pans - \$40 Wall Items - \$20 Clocks - \$5 Curtains - \$15	MCA § 25-13-609(1)	1,170.00	1,170.00
Trivant For Lutherans	MCA § 25-13-609(4)	220.00	220.00
Wages	MCA § 25-13-614	850.00	1,100.00
Wages	MCA § 25-13-614	1,500.00	2,000.00
Watch - \$10 Wedding Ring - \$200 Costume Jewelry - \$50	MCA § 25-13-609(1)	260.00	260.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5814 Shotgun Properties LLC 1400 Road 2052 Culbertson MT 59218		J	06/20/2013 Security Agreement 1979 Galla Trailer Title K121657 Condition: Average Declaration of Homestead recorded 9 May 2013 under Document No. 339030 VALUE \$20,000.00				2,238.59	0.00
ACCOUNT NO. 8740909929 Wells Fargo Bank/Dealer P.O. Box 19697 Irvine CA 92623-9657 Wachovia Dealer Services P.O. Box 997517 Sacramento CA 95899-7517 Wells Fargo Bank/Dealer P.O. Box 25341 Santa Ana CA 92799-5341		J	06/13/2013 Security Agreement 2002 Volkswagen Title: AA0320567 Mileage: VALUE \$4,432.10				4,550.40	118.30
ACCOUNT NO. Western Coop Credit Unio P.O. Box 2237 Williston ND 58802-2237		J	Security Agreement 2003 Pontiac Grand Am AA1403951 Mileage:200K Condition: Average VALUE \$4,200.00				5,985.00	1,785.00

1 continuation sheets
attachedSubtotal >
(Total of this page)Total >
(Use only on last page)

\$ 12,773.99	\$ 1,903.30
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON,Case No. 13-60769-RBK-13

Debtors

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Western Coop Credit Union P.O. Box 2237 Williston ND 58802-2237		J	Security Agreement 2005 Pontiac Grand Am AA1403951 Mileage:200K Condition: Average VALUE \$6,000.00				5,860.00	0.00

Sheet no. 1 of 1 continuation
sheets attached to Schedule of
Creditors Holding Secured
Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$	5,860.00	\$	0.00
\$	18,633.99	\$	1,903.30

(Report also on Summary of
Schedules) (If applicable, report
also on Statistical
Summary of Certain
Liabilities and
Related Data.)

B6E (Official Form 6E) (4/10)

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON

Debtors

Case No. 13-60769-RBK-13
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (4/10) – Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON

Debtors

Case No. 13-60769-RBK-13

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 4709954-002-IIR Internal Revenue Service P.O. Box 7346 Philadelphia PA 19103-71466		J	2012 Income Tax				9,009.24	9,009.24	\$0.00
ACCOUNT NO. 4709954-002IIT MT Dept of Revenue Attn: Kim Davis P.O. Box 7701 Helena MT 59624-7701		J	2012 Personal Income Taxes				3,747.81	3,747.81	\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority ClaimsSubtotals >
(Totals of this page)

\$	12,757.05	\$	12,757.05	\$	0.00
\$	12,757.05				
		\$	12,757.05	\$	0.00

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

B6F (Official Form 6F) (12/07)

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5961 American InfoSource LP c/o P.O. Box 268941 Oklahoma City OK 73126-8 Genesis Financial 8405 SW Nunbus Ave Suite A Beaverton OR 97008-7185 Webbank P.O. Box 268941 Oklahoma City OK 73126-8	W	06/13/2013 Collection for Midland Funding				1,443.83
ACCOUNT NO. 26822753 ARS National Services Inc. P.O. Box 463023 Escondido CA 92046-3023 Asset Acceptance LLC P.O. Box 2036 Warren MI 48090-2036 Dell Preferred Account P.O. Box 6403 Carol Stream IL 60197-6403 Dell Preferred P.O. Box 5403 Carol Stream IL 60197-6403	H	Collection for AALLC/Dell Financial				2,260.42

9 Continuation sheets attachedSubtotal > \$ **3,704.25**

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5178052604990149 Capital One P.O. Box 60599 City Indust CA 91716-0599	H	Credit Card Incurred Various				184.44
ACCOUNT NO. 4862362509871326 Capital One P.O. Box 60599 City Indust CA 91716-0599 Professional Recovery Se P.O. Box 1880 Voorhees NJ 08043-1880	W	Credit Card Incurred Varioius				788.55
ACCOUNT NO. 8736 Capital One Bank P.O. Box 60067 City of Industry CA 9171 United Recovery Systems 5800 N Course Drive Houston TX 77072 United Recovery Systems PO Box 722929 Houston TX 77272-2929	W	Credit Card Incurred Various				2,702.54

9 Continuation sheets attached

Sheet no. 1 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >

\$ **3,675.53**

Total >

\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4185 8663 4091 5233 Chase Advantage Credit P.O. Box 94014 Palatine IL 60094-4014 Allied Interstate P.O. Box 361597 Columbus OH 43236-1597 Chase Bank USA P.O. Box 15548 Wilmington DE 19886-5548	H	Credit Card Incurred Various				3,898.29
ACCOUNT NO. 4185862476387099 Chase Mastercard P.O. Box 94014 Palatine IL 50094-4014 Chase Cardmember Serv P.O. Box 15548 Wilmington DE 19886-5548 Firstsource Advantage LL P.O. Box 628 Buffalo NY 14240-0628	W	Credit Card Incurred Various				2,270.30

9 Continuation sheets attached

Sheet no. 2 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >

\$ **6,168.59**

Total >

\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4677 CitiCard PO Box 183113 Columbus OH 43218-3113 GC Services LLP P.O. Box 3044 Livonia MI 48151-3044 GC Services Ltd 6330 Gulfton Houston TX 77081-7253	H	Credit Card Incurred Various				3,283.56
ACCOUNT NO. CV 12-35-CA DCI Credit Services Drawer 1347 Dickinson ND 58602-1347 William O. Bronson PLLC Attorney at Law P.O. Box 3485 Great Falls MT 59403-348		Collection				3,980.00
ACCOUNT NO. 5458 0020 3936 2977 Direct Merchants Bank P.O. Box 60502 City of Industry CA 91716-0502	W	Credit Card Incurred Various				3,500.00

9 Continuation sheets attached

Sheet no. 3 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority ClaimsSubtotal > \$ **10,763.56**

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3882 Fingerhut P.O. Box 166 Newark NJ 07101-0166 Midland Credit Managemen Dept 12421 P.O. Box 603 Oaks PA 19456-0603 Midland Credit Managemen P.O. Box 60578 Los Angeles CA 90060-0578 Fingerhut 6250 Ridgewood Road St Cloud MN 56303 Midland Credit Managemen P.O. Box 60578 Los Angeles CA 90060-0578	W	Revolving Account				1,414.48
ACCOUNT NO. 6045781001202802 GECRB/Amazon P.O. Box 960013 Orlando FL 32896-0013 GE Money Bank P.O. Box 965013 Orlando FL 32896-5013 Client Services Inc. 3451 Harry Truman Blvd St Charles MO 63301-4047	W	Credit Card Incurred Various				1,282.74

9 Continuation sheets attached

Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >

\$ **2,697.22**

Total >

\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4269 3200 2201 8253	W					3,343.27
Household Bank PO Box 60501 City of Industry CA 91716-0501 Capital One F.S.B. P O Box 81622 Salinas CA 93912-1622 Capital One P.O. Box 60599 City of Industry CA 91716-0599 Portfolio Recovery Ass. P.O. Box 12914 Norfolk VA 23541		Credit Card Incurred Various				
ACCOUNT NO. 4308 0100 5868 8736	W					2,668.36
HSBC Card Services P.O. Box 60501 City of Industry CA 91716-0501 Household Credit Service P.O. Box 81622 Salinas CA 93912-1622		Credit Card Incurred Various				
ACCOUNT NO. 5440 4550 4116 8033	J					559.85
HSBC Retail Services P.O. Box 5241 Carol Stream IL 60197-5241 JC Christiansen & Assoc P.O. Box 519 Sauk Rapids MN 56379-051		Collection				

9 Continuation sheets attached

Sheet no. 5 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >

\$ **6,571.48**

Total >

\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 62001 JCPenney P.O. Box 960090 Orlando FL 32896-0090	W	Revolving Account				3,165.73
ACCOUNT NO. M00011078938 Mercy Medical Center 3366 Solutions Chicago IL 60677-3003 Mercy Medical Center 4816 Amber Valley Pkwy Suite 105 Fargo ND 58104	J	Medical				115.72
ACCOUNT NO. Mercy Physicians Service 1301 15th Avenue West Williston ND 58801 DCI Credit Services Inc Drawer 1347 1409 W Villard Dickinson ND 58602	J	Medical				36.58

9 Continuation sheets attachedSheet no. 6 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >

\$ **3,318.03**

Total >

\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6018 596382483240	W					1,793.36
Old Navy P.O. Box 530942 Atlanta GA 30353-0942 GE Capital P.O. Box 81440 El Paso TX 79998-1400 Portfolio Recovery Ass. P.O. Box 12914 Norfolk VA 23541		Credit Card Incurred Various				
ACCOUNT NO. 544045504168033	H					548.63
Orchard Bank/HSBC Card P.O. Box 60501 City Industry CA 91716-0 JC Christensen & Assoc P.O. Box 519 Sauk Rapids MN 56379-0519 Cavalry P.O. Box 27288 Tempe AZ 85285-7288 HSBC P.O. Box 60167 City of Industry CA 91716-0167		Credit Card Incurred Various				

9 Continuation sheets attached

Sheet no. 7 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority ClaimsSubtotal > \$ **2,341.99**

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6044 0710 0657 9325 Paypal Credit SVCS P.O. Box 960080 Orlando FL 32896-0080 GE Capital Retail Bank P.O. Box 965004 Orlando FL 32896-5004	H	Credit Card				140.63
ACCOUNT NO. 454178856 Proactive P.O. Box 361448 Des Moines IA 50336-1448 North Shore Agency 9525 Sweet Valley Drive Building A ValleyView OH 44125	W	Merchandise				59.90
ACCOUNT NO. Roosevelt Cty Medical Ce P.O. Box 419 Culbertson MT 59218-0419 Recovery Resources, LLC P.O. Box 2459 Bismarck ND 58502-2459	J	Medical				3,897.65
ACCOUNT NO. 5121 0719 7681 4677 Sears P.O. Box 20363 Ks City MO 64195-0363	J	Revolving Account				3,500.00

9 Continuation sheets attached

Sheet no. 8 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >

\$ **7,598.18**

Total >

\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 221839425802 Springleaf Financial Ser P.. Boz 54290 Los Angeles CA 90043-429 Springleaf Financial Ser P.O. Box 3251 Evansville IN 47731-3251 90054-0290	J	Personal Loan				957.42
ACCOUNT NO. 6032201441691089 Wal*Mart P.O. Box 930927 Atlanta GA 30353-0927 GE Money Bank P.O. Box 530927 Atlanta GA 30353-0927 Integrity Solutions 4370 W 109th Street Suite 100 Overland Park KS 66211 Portfolio Recovery Ass. P.O. Box 12914 Norfolk VA 23541	W	Credit Card Incurred Various				976.00

9 Continuation sheets attachedSheet no. 9 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >

\$ **1,933.42**

Total >

\$ **48,772.25**(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re: KELLY EDWARD PEDERSON REBECCA LEA PEDERSON,
DebtorsCase No. 13-60769-RBK-13
(If known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re: KELLY EDWARD PEDERSON REBECCA LEA PEDERSON,
Debtors

Case No. 13-60769-RBK-13
(If known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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B6I (Official Form 6I) (12/07)

In re **KELLY EDWARD PEDERSON REBECCA LEA PEDERSON**Case No. **13-60769-RBK-13**

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	Son	15
	Daughter	14
	Son	12
	Son	10
Employment:		
DEBTOR		SPOUSE
Occupation	Truck Driver	Meat Cutter
Name of Employer	Specialized Technological	Home Town Market
How long employed	10 Years	4 Months
Address of Employer	Highway 2 North Williston N 58802	P.O. Box Culbertson MT 59218

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>9,083.93</u>	\$ <u>1,285.40</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>9,083.93</u>	\$ <u>1,285.40</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>1,474.89</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>684.76</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) Garnishment	\$ <u>850.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>3,009.65</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>6,074.28</u>	\$ <u>1,285.40</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify)	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) Home Health Services	\$ <u>0.00</u>	\$ <u>600.00</u>
Income Tax Refund	\$ <u>50.00</u>	\$ <u>50.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>50.00</u>	\$ <u>650.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>6,124.28</u>	\$ <u>1,935.40</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 8,059.68	

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

B6I (Official Form 6I) (12/07) - Cont.

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON

Case No. 13-60769-RBK-13

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

Rebecca's income will decrease by \$1,300.00 in July 2013

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
Debtors

Case No. 13-60769-RBK-13
(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)			\$	<u>302.00</u>
a. Are real estate taxes included?	Yes	<u> </u>	No	<u>✓</u>
b. Is property insurance included?	Yes	<u> </u>	No	<u>✓</u>
2. Utilities: a. Electricity and heating fuel				
			\$	<u>450.00</u>
b. Water and sewer			\$	<u>95.00</u>
c. Telephone			\$	<u>49.00</u>
d. Other Cable			\$	<u>140.00</u>
Cell Phones			\$	<u>200.00</u>
3. Home maintenance (repairs and upkeep)				
			\$	<u>250.00</u>
4. Food				
			\$	<u>1,500.00</u>
5. Clothing				
			\$	<u>400.00</u>
6. Laundry and dry cleaning				
			\$	<u>100.00</u>
7. Medical and dental expenses				
			\$	<u>400.00</u>
8. Transportation (not including car payments)				
			\$	<u>600.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.				
			\$	<u>250.00</u>
10. Charitable contributions				
			\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)				
a. Homeowner's or renter's			\$	<u>0.00</u>
b. Life			\$	<u>0.00</u>
c. Health			\$	<u>0.00</u>
d. Auto			\$	<u>250.00</u>
e. Other			\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)				
(Specify) Licenses			\$	<u>50.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)				
a. Auto			\$	<u>0.00</u>
b. Other Mobilehome Taxes			\$	<u>15.00</u>
14. Alimony, maintenance, and support paid to others				
			\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home				
			\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)				
			\$	<u>0.00</u>
17. Other Loss of Rebecca's Income				
			\$	<u>1,300.00</u>
Miscellaneous Husband			\$	<u>800.00</u>
Miscellaneous Wife			\$	<u>150.00</u>
School Activities			\$	<u>400.00</u>
School Expenses Austin			\$	<u>100.00</u>
School Expenses Bryan			\$	<u>75.00</u>
School Expenses Emma			\$	<u>100.00</u>
School Expenses Michael			\$	<u>75.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			\$	<u>8,051.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:				
Decrease in income for Rebecca - \$1,300.00				
20. STATEMENT OF MONTHLY NET INCOME				
a. Average monthly income from Line 15 of Schedule I			\$	<u>8,059.68</u>
b. Average monthly expenses from Line 18 above			\$	<u>8,051.00</u>
c. Monthly net income (a. minus b.)			\$	<u>8.68</u>

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Montana

In re **KELLY EDWARD PEDERSON REBECCA LEA PEDERSON**,
 Debtors

Case No. **13-60769-RBK-13**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	NO	1	\$ 0.00		
B - Personal Property	YES	4	\$ 148,931.10		
C - Property Claimed as Exempt	NO	2			
D - Creditors Holding Secured Claims	YES	2		\$ 18,633.99	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 12,757.05	
F - Creditors Holding Unsecured Nonpriority Claims	YES	10		\$ 48,772.25	
G - Executory Contracts and Unexpired Leases	NO	1			
H - Codebtors	NO	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 8,059.68
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 8,051.00
TOTAL		26	\$ 148,931.10	\$ 80,163.29	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
District of MontanaIn re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
Chapter 13**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 12,757.05
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 12,757.05

State the following:

Average Income (from Schedule I, Line 16)	\$ 8,059.68
Average Expenses (from Schedule J, Line 18)	\$ 8,051.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 10,369.33

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,903.30
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 12,757.05	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 48,772.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 50,675.55

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
Debtors

Case No. 13-60769-RBK-13
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 6/24/2013

Signature: /s/ KELLY EDWARD PEDERSON
KELLY EDWARD PEDERSON
Debtor

Date: 6/24/2013

Signature: /s/ REBECCA LEA PEDERSON
REBECCA LEA PEDERSON
(Joint Debtor, if any)

[If joint case, both spouses must sign]

B7 (Official Form 7) (4/10)

UNITED STATES BANKRUPTCY COURT
District of Montana

In re: **KELLY EDWARD PEDERSON REBECCA LEA PEDERSON**,

Debtors

Case No. **13-60769-RBK-13**

(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
4,213.00	Business Income	2011
96,334.00	Wages	2011
102,339.00	Wages	2012
5,185.00	Business Income	2012
45,419.67	Wages Husbnd	2013
6,427.97	Wages Wife	2013

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
-0-	State Tax Refund	2011
4,451.00	Federal Tax Refund	2011
4,149.00	Federal Tax Refund	2012
-0-	State Tax Refund	2012

3. Payments to creditors**Complete a. or b., as appropriate, and c.**

- None ☐ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Shotgun Properties LLC 1400 Road 2052 Culbertson MT 59218	Monthly	302.00	2,238.59

- None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	--------------------------

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

- None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	--------------------	----------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
DCI v. Kelly Pederson	Collection	Justice Court Culbertson MT	Judgment

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
DCI Credit Services Drawer 1347 Dickinson ND 58602-1347	03/29/2013	\$425.00
DCI Credit Services Drawer 1347 Dickinson ND 58602-1347	04/12/2013	\$425.00

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	---

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Family, Friends			Nothing over \$50

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
JOANNE M.BRIESE LAW FIRM P.O. BOX 21328 BILLINGS MT 59104-1328	4.22.13	1,500

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Pedersen Babysitting		P.O. Box 658 Culbertson MT 59218	Child Care	12/31/2012

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/24/2013

Signature of Debtor /s/ KELLY EDWARD PEDERSON
KELLY EDWARD PEDERSON

Date 6/24/2013

Signature of Joint Debtor (if any) /s/ REBECCA LEA PEDERSON
REBECCA LEA PEDERSON

B 203
(12/94)UNITED STATES BANKRUPTCY COURT
District of MontanaIn re: KELLY EDWARD PEDERSON REBECCA LEA PEDERSON
DebtorsCase No. 13-60769-RBK-13
Chapter 13**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>3,500.00</u>
Prior to the filing of this statement I have received	\$	<u>1,500.00</u>
Balance Due	\$	<u>2,000.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify) **ROBERT G. DRUMMOND, CHAPTER 13 TRUSTEE**

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

Services billed at \$175 per hour plus costs

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

UPDATING CREDIT REPORTS/REAFFIRMATION AGREEMENTS/COLLATERAL PROCEEDINGS

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 6/24/2013

/s/ JOANNE M. BRIESE
JOANNE M. BRIESE, Bar No. 2312

JOANNE M. BRIESE LAW FIRM PC
Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MONTANA

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MONTANA

In re **KELLY EDWARD PEDERSON**
REBECCA LEA PEDERSON

Debtor

Case No. **13-60769-RBK-13**

Chapter **13**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of the Debtor

We, the debtors, affirm that we have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

KELLY EDWARD PEDERSON

REBECCA LEA PEDERSON

Printed Name(s) of Debtor(s)

Case No. (if known) **13-60769-RBK-13**

X/s/ KELLY EDWARD PEDERSON
KELLY EDWARD PEDERSON

Signature of Debtor

6/24/2013

Date

X/s/ REBECCA LEA PEDERSON
REBECCA LEA PEDERSON

Signature of Joint Debtor

6/24/2013

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.